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by Jason Allentoff

With the cost of health care continuing to rise and the unemployment rate in New Jersey and across the nation ballooning to all time highs, a third district state lawmaker wants to see more affordable plans in place sooner rather than later.

Congressman John Adler is sponsoring legislation that will lower health care costs for Garden State residents, families and small business owners. This goes for the people who are employed by a small business proprietor as well as those who are self-employed. As member of the House Financial Services Committee, Congressman Adler says the need for the program is real and has personal roots for him. He says "I remember my dad's dry cleaning store - he couldn't afford health insurance. That was a problem thirty years ago and its so much of a bigger problem now so something needs to be done, especially how the rates increased so much in the last decade."

The bi-partisan legislation known as The Small Business Health Options Program, or SHOP Act, would make health insurance more affordable, predictable and accessible. Congressman Adler says we are a small business economy and need to value "the health of the working and middle class." The program would provide tax incentives to encourage states to reform poorly functioning small group insurance markets and would encourage a state purchasing pool. Adler adds everyone should be covered by affordable health care and it's something "we are all entitled to."

From 2000 to 2007, health insurance premiums in New Jersey increased by 71 percent while median yearly wages increased only 15 percent. Small businesses are in a crisis today when it comes to finding affordable health insurance. While 16 percent of Americans are uninsured, 28.7 percent of individuals working for small businesses are without coverage. In addition, SHOP would give the state insurance commissioners the opportunity to carry out traditional duties, such as responding to consumer complaints and enforcing compliance with rating rules, and benefit requirements would follow state laws.